

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants :	Hogan et al.	Confirmation No.	5526
Serial No. :	09/809,367	Group Art Unit:	3621
Filed :	March 15, 2001	Examiner:	Fischer, Andrew J
Title:	METHOD AND SYSTEM FOR SECURE PAYMENTS OVER A COMPUTER NETWORK		

**FILED ELECTRONICALLY February 9, 2009**

**AMENDMENT AND RESPONSE TO EXAMINER'S ANSWER**

Commissioner of Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Sir:

Applicants respectfully submit the following Amendments and Remarks in response to the Examiner's Reply mailed on December 9, 2008. Any fees can be charged to our Deposit Account No. 02-4377.

**Amendments to the claims** begin at page 2.

**Remarks** begin at page 4.